

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cheng Zhou, Rangarajan Venkatesan, Joshua Toub  
Assignee: Versata Development Group, Inc.  
Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT  
CONSOLIDATION  
Serial No.: 09/810,519 Filed: March 15, 2001  
Examiner: Daniel S. Felten Group Art Unit: 3693  
Docket No.: T00066 Customer No.: 33438

March 23, 2009

FILED ELECTRONICALLY

**RESPONSE TO RESTRICTION REQUIREMENT**

Dear Sir:

This paper is responsive to the Office Action dated February 23, 2009, having a shortened statutory period expiring March 23, 2009.

- (i) Applicants elect the species of claims 5 and 41, without traverse.
- (ii) Applicants identify the following claims encompassing the elected species: 1-4, 6, 7, 10, 12, 13, 37-40, 42, 43, 46, and 48-50.

In view of the election herein, the application is believed to be in condition for allowance and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the examiner is requested to telephone the undersigned at 512-338-9100.

CERTIFICATE OF MAILING

I hereby certify that on March 23, 2009, this correspondence is being transmitted via the U.S. Patent & Trademark Office's electronic filing system.

*/Kent B. Chambers/*

Respectfully submitted,

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